



(12) **United States Patent**
Brock

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(54) **SYSTEM AND METHOD FOR PROVIDING FINANCING**

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(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 566 days.

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(57) **ABSTRACT**

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(52) **U.S. Cl.** **705/38; 705/35**

(58) **Field of Search** 705/38, 39, 40, 705/35

A method of providing financing is provided. The method provides financing for allowing a customer to purchase a product selected from an inventory of products maintained by a dealer. The method includes the steps of maintaining a database of the dealer's inventory, gathering information from the customer, calculating a credit score for the customer based at least in part on the information gathered from the customer, determining an advance amount to be paid to the dealer for each individual product in the dealer inventory in the event that that particular product is sold to the customer, calculating a front-end profit to be realized by the dealer for each individual product in the dealer inventory, and presenting a financing package to the dealer for each individual product in the dealer's inventory.

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42 Claims, 9 Drawing Sheets

